

REMARKS

This application has been reviewed in light of the Office Action dated November 10, 2008. Claims 30-53 are presented for examination, of which Claims 30, 38, and 46 are in independent form. Claims 30-35, 38, and 46-52 have been amended to define Applicants' invention still more clearly. Favorable reconsideration is requested.

The Office Action rejected Claims 30-53 under § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2001/0049632 (*Rigole*) in view of U.S. Patent Application Publication No. 2002/0029188 (*Schmid*), and further in view of U.S. Patent No. 6,014,644 (*Erickson*). Applicants respectfully traverse these rejections and submit that amended independent Claims 30, 38, and 46, together with the claims dependent therefrom, are patentably distinct from the cited art for at least the following reasons.

Amended Claim 30 recites, in part, "soliciting at least one quote from a supplier based on the at least one quote desired by the user; and receiving at least one quote from at least one of the plurality of RFQ providers or the supplier based at least in part on the information related to the at least one quote desired by the user." Support for this amendment may be found in, for example, paragraph 28 of the specification as originally filed.

Rigole, as understood by Applicants, relates to an interchange party computer system (IPCS) that may be implemented through a website that serves as an intermediary or interchange party between consumers/businesses needing services and the service providers. *See Rigole* par. [0008]. The interchange party provides consumers and businesses access to different services from different service providers. *Id.* A consumer requests a quote of service program and, in turn, a service provider communicates data representing details of a service offered by the service provider. *See Rigole* par. [0043]. However, *Rigole* does not teach or suggest "soliciting

at least one quote from a supplier based on the at least one quote desired by the user; and receiving at least one quote from at least one of the plurality of RFQ providers or the supplier based at least in part on the information related to the at least one quote desired by the user,” as recited in Claim 30. Apparently, such soliciting step is not even contemplated by *Rigole*.

Schmid fails to cure any of the deficiencies identified above with regard to *Rigole*. Particularly, *Schmid* relates to a computerized system and method for negotiating loans on behalf of a borrower. *See Schmid* par. [0008]. The system collects data on a desired loan transaction from the borrower, makes it available for on-line viewing, notifies multiple lenders of the available lending opportunity, and invites each lender to electronically submit a corresponding quote. *Id. Schmid*, however, fails to teach or suggest “soliciting at least one quote from a supplier based on the at least one quote desired by the user; and receiving at least one quote from at least one of the plurality of RFQ providers or the supplier based at least in part on the information related to the at least one quote desired by the user,” as recited in Claim 30. As with *Rigole*, *Schmid* also does not contemplate such a third party supplier from whom a lender would solicit a quote based on the information provided by the borrower.

Similarly, *Erickson* fails to cure any of the deficiencies identified above with regard to *Rigole*. *Erickson* relates to a system and method for facilitating communication between buyers and suppliers. *See Erickson*, Abstract. The system provides for coordinated message and response tracking in which buyers and suppliers may submit information to a central database maintained by a service provider. *Id.* Buyers may browse the database and assemble a list of suppliers who will receive a request for a bid to which the suppliers can respond to with appropriate information. *Id.* However, *Erickson* fails to teach or suggest “soliciting at least one quote from a supplier based on the at least one quote desired by the user;

and receiving at least one quote from at least one of the plurality of RFQ providers or the supplier based at least in part on the information related to the at least one quote desired by the user,” as recited in Claim 30. Applicants note that *Erickson’s* suppliers are not the same as Applicants’ claimed “suppliers.” *Erickson’s* suppliers may, at best, be equated with Applicants’ RFQ providers. As indicated in paragraph [0028] of the instant specification, an RFQ provider may “use the data ... to solicit one or more quotes from a supplier.” Such a third party supplier as disclosed in the instant specification is not contemplated by *Erickson*.

For at least these reasons, Applicants submit that the Office cannot sufficiently establish a *prima facie* case of obviousness against amended Claim 30 in view of the cited art, and that the proposed combination of *Rigole*, *Schmid*, and *Erickson* even if deemed legally permissible or technically feasible, would fail to arrive at the method for facilitating a request for quotes of Claim 30. Accordingly, the rejection under 35 U.S.C § 103(a) is deemed obviated, and its withdrawal is respectfully requested.

Independent Claims 38 and 46 include features similar to that discussed above with respect to Claim 30. Therefore, those claims also are believed to be patentable for at least the same reasons as discussed above.

The other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Because each dependent claim also is deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

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